

Information to identify the case:

Debtor 1	<u>Joseph Kubicek</u>	Social Security number or ITIN	xxx-xx-3534
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-21222-JAD		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph Kubicek

1/17/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joseph Kubicek
Debtor

Case No. 18-21222-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 17, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2023:

Recip ID	Recipient Name and Address
db	+ Joseph Kubicek, 212 Gotham Lane, Monroeville, PA 15146-4716
14815787	+ John Weinstein, Allegheny County Treasurer, Room 108 Courthouse, 436 Grant Street, Pittsburgh, PA 15219-2497
14815788	+ Monroeville/Gateway School Distrct, 2700 Monroeville Boulevard, Monroeville, PA 15146-2359
14815789	PA Department of Revenue, Bureau of Individual Taxes, PO Box 28121, Harrisburg, PA 17128-1210
14801618	Phelan Hallinan Diamond & Jones LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14815793	+ S&T Bank, PO Box 190, Indiana, PA 15701-0190
14815795	+ UPMC Services, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
14815794	+ United Concordia, PO Box 827399, Philadelphia, PA 19182-0001
14815796	+ Xfinity Communications, PO Box 21129, Saint Paul, MN 55121-0129

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 18 2023 09:14:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 18 2023 04:12:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: blegal@phfa.org	Jan 18 2023 04:12:00	PHFA/HEMAP, 211 North Front Street, PO BOX 15206, Harrisburg, PA 17105-5206
14801616	Email/Text: BKelectronicnotices@cenlar.com	Jan 18 2023 04:11:00	Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430
14860567	Email/Text: BKelectronicnotices@cenlar.com	Jan 18 2023 04:11:00	CENLAR FSB, BK Department, 425 PHILLIPS BLVD., EWING NJ 08618
14855158	+ Email/Text: kbarkley@bernsteinlaw.com	Jan 18 2023 04:12:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14815785	+ Email/Text: kbarkley@bernsteinlaw.com	Jan 18 2023 04:12:00	Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
14801617	EDI: IRS.COM	Jan 18 2023 09:14:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14857929	Email/Text: blegal@phfa.org	Jan 18 2023 04:12:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
14801619	+ Email/Text: blegal@phfa.org	Jan 18 2023 04:12:00	PHFA, 211 North Front Street, Harrisburg, PA 17101-1466
14815792	+ EDI: CCS.COM		

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User: auto

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		Jan 18 2023 09:14:00	PNC Bank, 725 Canton Street, Norwood, MA 02062-2679
14819143	EDI: PENNDEPTREV	Jan 18 2023 09:14:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14819143	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 18 2023 04:12:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14850217	^ MEBN	Jan 18 2023 04:09:05	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CENLAR FSB
cr		Cenlar FSB
cr		PA Dept of Revenue
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14815784	*P++	CENLAR FSB, 425 PHILLIPS BLVD, EWING NJ 08618-1430, address filed with court:, Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430
14815786	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14815791	*+	PHFA, 211 North Front Street, Harrisburg, PA 17101-1466
14815790	*	Phelan Hallinan Diamond & Jones LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103

TOTAL: 3 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2023 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor Cenlar FSB andrew.spivack@brockandscott.com wbecf@brockandscott.com
Brian Nicholas	on behalf of Creditor Cenlar FSB bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Joseph Kubicek chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlag er@steidl-steinberg.com;jseech@steidl-steinberg.com
Daniel Philip Jones	on behalf of Creditor Cenlar FSB djones@sterneisenberg.com bkecf@sterneisenberg.com

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Jerome B. Blank

on behalf of Creditor Cenlar FSB jblank@pincuslaw.com

Jerome B. Blank

on behalf of Creditor CENLAR FSB jblank@pincuslaw.com

Joseph Jasper Swartz

on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us RA-occbankruptcy6@state.pa.us

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Leon P. Haller

on behalf of Creditor PHFA/HEMAP lhaller@pkh.com
khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com

Mario J. Hanyon

on behalf of Creditor Cenlar FSB wbecf@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Robert Davidow

on behalf of Creditor Cenlar FSB robert.davidow@phelanhallinan.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Thomas Song

on behalf of Creditor Cenlar FSB pawb@fedphe.com

Thomas Song

on behalf of Creditor CENLAR FSB pawb@fedphe.com

TOTAL: 15